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Amendments to the Specification

Please replace paragraph [0018] and substitute the following replacement paragraph:

[0018] Referring to Fig. 1, an exemplary user computer system UCS 100 includes processor 101 and memory 102. Memory 102 represents all UCS 100 components and subsystems that provide data storage, such as RAM, ROM, and hard drives. In addition to providing permanent storage for all programs installed on UCS 100, memory 102 also provides temporary storage required by the operating system and the applications while they are executing. Memory 102 is implemented using non-transitory computer-readable storage media, such as volatile memory (e.g., RAM) and non-volatile memory (e.g., ROM, Flash, hard disk, optical, RAID memory, etc.). In a preferred embodiment, UCS 100 is a typically equipped personal computer, but UCS 100 could also be a portable computer, a tablet computer or other device. The user views images from UCS 100 on display 140, such as a CRT or LCD screen, and provides inputs to UCS 100 via input 130, such as a keyboard and a mouse.

Please replace paragraph [0020] and substitute the following replacement paragraph.

[0020] Memory 111 represents all components and subsystems that provide server data storage, and comprises non-transitory computer-readable storage media such as RAM, ROM, and disk drives or arrays. Template memory 112 contains the various layout information provided by the service provider to enable the creation and rendering of templates at UCS 100. As used in this embodiment, a layout is an XML (extensible markup language) and VML (vector markup language) description that specifies the size, position, z-index, and other attributes of all product elements such as text containers, image containers, graphics, default fonts, default colors, and so forth. Technical details of XML and VML are publicly available from the World Wide Web Consortium at www.w3c.org. While the embodiment of the invention

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disclosed herein describes the use of XML and VML, it will be understood that other languages could be employed.